

COPY

REMARKS

Claims 1 - 24 are in the application. Claims 1, 13, 17, 18, 22, and 24 are currently amended; claims 2 - 6, 9 - 12, 16, 19, and 21 were previously presented; claims 25 - 28 have been canceled cancelled; and claims 7, 8, 14, 15, 20, and 23 remain unchanged from the original versions thereof. Claims 1, 22, and 24 are the independent claims herein.

No new matter has been added to the application as a result of the amendments submitted herewith. Reconsideration and further examination are respectfully requested.

Claim Rejections - 35 USC § 112

Claim 13 was rejected under U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 13 is now amended to recite "the suggested security measure", which is introduced in claim 6. Thus, there is sufficient antecedent basis for the recited aspects of claim 6.

Accordingly, Applicant respectfully requests the rejection of claim 13 under 35 USC 112, second paragraph be reconsidered and withdrawn.

Claim Rejections - 35 USC § 102

Claims 1 - 7 and 10 - 19 were rejected under 35 U.S.C. 102(b) as being anticipated by Teller-Kanzler et al. (EP 0999489 A2). This rejection is respectfully traversed.

Claim 1 is currently amended to recite, in part, automatically processing, by a computer, the information received to associate the received information with a first set of risk variables related to the particular security risk event, defining a second set of risk

variables related to the particular security risk event, wherein the first set of risk variables and the second set of risk variables are different, and associating a portion of the received information related to the particular security risk event and not associated with the first set of risk variables with the second set of risk variables. Thus, it is clear that Applicant recites a process wherein a second set of risk variables are defined, the second set of risk variables are different than the first set of risk variables, and a portion of the received information related to the particular security risk event and not associated with the first set of risk variables is associated with the second set of risk variables. Support for the amendments of claim 1 may be found in the Specification at paragraph [0050].

The cited and relied upon Teller-Kanzler fails to disclose or even suggest the claimed process wherein a second set of risk variables are defined, the second set of risk variables are different than the first set of risk variables, and a portion of the received information related to the particular security risk event and not associated with the first set of risk variables is associated with the second set of risk variables. Teller-Kanzler does not disclose, for example, defining a second set of risk variables that are different than the first set of risk variables that are associated with a portion of the received information that is not associated with the first set of risk variables.

Accordingly, Applicant respectfully submits that claim 1 is patentable over the cited and relied upon Teller-Kanzler under 35 USC 102(b) since each and every aspect of claim 1 is not disclosed by Teller-Kanzler. Claims 2 – 7 and 10 – 19 depend from claim 1. Applicant respectfully submits that claims 2 – 7 and 10 – 19 are also patentable over the cited and relied upon Teller-Kanzler under 35 USC 102(b) for at least depending from an allowable base claim.

Claims 1, 6, 8 – 9 and 22 - 24 were rejected under 35 U.S.C. 102(e) as being anticipated by Townsend (US Patent Application Publication 2002/0188861). This rejection is respectfully traversed.

Similar to Teller-Kanzler, the cited and relied upon Townsend also fails to disclose or even suggest all of the claimed aspects of claim 1. For example, Townsend also fails to fails to disclose or even suggest the claimed a process of claim 1 wherein a second set of risk variables are defined, the second set of risk variables are different than the first set of risk variables, and a portion of the received information related to the particular security risk event and not associated with the first set of risk variables is associated with the second set of risk variables.

Accordingly, Applicant respectfully submits that claim 1 is patentable over the cited and relied upon Townsend under 35 USC 102(e) since each and every aspect of claim 1 is not disclosed by Townsend. Claims 6, 8, and 9 depend from claim 1. Applicant respectfully submits that claims 6, 8, and 9 are also patentable over the cited and relied upon Townsend under 35 USC 102(e) for at least depending from an allowable base claim.

Independent claims 22 and 24 are amended in a manner similar to claim 1 to recite aspects similar to those discussed above with regard to claim 1. Accordingly, Applicant respectfully submits that the arguments presented herein regarding claim 1 are applicable to claims 22 and 24 with respect to the cited and relied upon Townsend reference.

Applicant respectfully submits that claims 22 and 24 are patentable over the cited and relied upon Townsend under 35 USC 102(e) since each and every aspect of claims 22 and 24 are not disclosed by Townsend. Claim 23 depends from claim 22. Applicant respectfully submits that claim 23 is also patentable over the cited and relied upon Townsend under 35 USC 102(e) for at least depending from an allowable base claim.

Claim Rejections – 35 USC § 103

Claims 20 - 21 were rejected under 35 U.S.C. 103(a) as being unpatentable over Teller-Kanzler et al. This rejection is respectfully traversed.

COPY

CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

October 19, 2006

Date



Randolph P. Calhoun
Registration No. 45,371
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-5985

Auto-Reply Facsimile Transmission **COPY**



TO: Fax Sender at 2039727627

Fax Information
 Date Received: 10/19/2006 5:06:22 PM [Eastern Daylight Time]
 Total Pages: 16 (including cover page)

ADVISORY: This is an automatically generated return receipt confirmation of the facsimile transmission received by the Office. Please check to make sure that the number of pages listed as received in Total Pages above matches what was intended to be sent. Applicants are advised to retain this receipt in the unlikely event that proof of this facsimile transmission is necessary. Applicants are also advised to use the certificate of facsimile transmission procedures set forth in 37 CFR 1.8(a) and (b), 37 CFR 1.6(f). Trademark Applicants, also see the Trademark Manual of Examining Procedure (TMEP) section 306 et seq.

Received
 Cover
 Page
 =====>

0CT 19 2006 4:03PM BUCKLEY, MASCHOFF & TALWALKAR

10:52:11

BUCKLEY, MASCHOFF & TALWALKAR LLC

Five Elm Street
 New Canaan, CT 06840
 tel (203) 972-0008
 fax (203) 972-7627

FACSIMILE TRANSMITTAL SHEET

TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Rahman, Fahmida)	FROM: Randy Calhoun
COMPANY: U.S. Patent and Trademark Office	DATE: October 19, 2006
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 16
RE: Application Serial No.: 10/074,683 First Named Inventor: Young, Carl Group Art Unit: 2116 Atty. Ref. No.: G08.015	SENDER'S TELEPHONE No: 203-972-5985

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent Trademark Office to facsimile no. (571) 273-8300 on October 19, 2006.

By: Randy P. Calhoun
 Randolph P. Calhoun

This transmission may contain information from Buckley, Maschoff & Talwalkar LLC that is confidential and/or legally privileged. Such information is intended only for the use of the individual or entity to whom this transmission is addressed. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this information is strictly prohibited, and that any printed copies of this transmission should be returned to this firm. If you have received this transmission in error, please notify us by telephone or e-mail immediately (holmes@bmtipatent.com), and we will arrange for the return to Buckley, Maschoff & Talwalkar LLC of any printed copies at no cost to you.